

Information to identify the case:

Debtor 1

Arthur Sojak

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0051

EIN --

Debtor 2

Amanda Sojak

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9241

EIN --

United States Bankruptcy Court District of New Jersey

Case number: **17-14749-CMG**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Arthur Sojak

Amanda Sojak

5/20/22

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Arthur Sojak
Amanda Sojak
Debtors

Case No. 17-14749-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: May 20, 2022

User: admin
Form ID: 3180W

Page 1 of 5
Total Noticed: 73

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2022:

Recip ID	Recipient Name and Address
db/jdb	Arthur Sojak, Amanda Sojak, 63 Mutineer Ave, Barnegat, NJ 08005-1317
516694528	Avant Credit, Inc- Webbank, 640 N La Salle Dr Ste 535, Chicago, IL 60654-3731
516853006	+ BorrowersFirst, Inc., c/o Bankruptcy Processing Solutions, Inc, PO Box 593007, San Antonio, TX 78259-0200
516694530	Borrowersfir, 1114 Lost Creek Blvd, Austin, TX 78746-6300
516694531	CAP1/Justice, Capital, 1 Retail Services, Salt Lake City, UT 84130
516694539	Citibank/Exxon Mobil, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040S, Louis, MO 63129
516694540	Citibank/the Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040S, Louis, MO 63129
516694547	Disney Vacation Club, 1851 Community Dr., Lake Buena Vista, FL 32830
516694552	Furniturebar- Wells Fargo Bank, PO Box 660553, Dallas, TX 75266-0553
516694554	Gordon & Weinberg, PC, 1001 E Hector St Ste 220, Conshohocken, PA 19428-2395
516694556	Nissan Finance, PO Box 660360, Dallas, TX 75266-0360
516880283	+ TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
516881533	+ TD Bank, NA, Michael E. Blaine, Esq., 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835
516694571	Xcel Federal Credit Union, 3680 John F Kennedy Blvd, Jersey City, NJ 07307-3108

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 20 2022 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 20 2022 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516694526	Email/Text: bankruptcy@aacreditunion.org	May 20 2022 20:41:00	American Airlines Fcu, PO Box 619001 MD 2100, DFW Airport, TX 75261
516867564	Email/PDF: bncnotices@becket-lee.com	May 20 2022 20:46:41	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516694527	Email/PDF: bncnotices@becket-lee.com	May 20 2022 20:47:07	Amex, Correspondence, PO Box 981540, El Paso, TX 79998-1540
516694529	EDI: BANKAMER.COM	May 21 2022 00:38:00	Bank of America, 4161 Piedmont Pkwy, Greensboro, NC 27410-8110
516694551	EDI: BANKAMER.COM	May 21 2022 00:38:00	FIA Card Services, PO Box 15019, Wilmington, DE 19886-5019
516768549	EDI: BANKAMER.COM	May 21 2022 00:38:00	BANK OF AMERICA, N.A., PO BOX 31785, Tampa, FL 33631-3785
516694566	EDI: CITICORP.COM	May 21 2022 00:38:00	The Home Depot, PO Box 653000, Dallas, TX 75265-3000
516823608	Email/PDF: MerrickBKNotifications@Resurgent.com	May 20 2022 20:47:05	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

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516694532	EDI: CAPITALONE.COM	May 21 2022 00:38:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
516694533	EDI: CAPITALONE.COM	May 21 2022 00:38:00	Capital One Retail Services, PO Box 71106, Charlotte, NC 28272-1106
516909486	Email/PDF: bncnotices@becket-lee.com	May 20 2022 20:47:08	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516694534	EDI: CAPITALONE.COM	May 21 2022 00:38:00	Capital One- BuyPower Card, PO Box 30285, Salt Lake City, UT 84130-0285
516694535	Email/PDF: MerrickBKNotifications@Resurgent.com	May 20 2022 20:46:51	Cardworks/CW Nexus-Merrick Bank, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001
516902252	+ EDI: BASSASSOC.COM	May 21 2022 00:38:00	Cavalry Spv I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
516694538	EDI: CITICORP.COM	May 21 2022 00:38:00	Citibank North America-WAWA, Citicorp Credit Srvs/Centralized Bankrup, PO Box 790040, Saint Louis, MO 63179-0040
516694541	EDI: CITICORP.COM	May 21 2022 00:38:00	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, PO Box 790040, Saint Louis, MO 63179-0040
516694542	EDI: WFNNB.COM	May 21 2022 00:38:00	Comenity Bank/Kingsi/Brylane Home, PO Box 182125, Columbus, OH 43218-2125
516694543	EDI: WFNNB.COM	May 21 2022 00:38:00	Comenity Bank/Victoria Secret, PO Box 18215, Columbus, OH 43218
516694544	EDI: WFNNB.COM	May 21 2022 00:38:00	Comenitybank/wayfair, Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
516694545	Email/PDF: creditonebkn notifications@resurgent.com	May 20 2022 20:47:05	Credit One Bank NA, PO Box 98873, Las Vegas, NV 89193-8873
516933595	EDI: Q3G.COM	May 21 2022 00:38:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516705548	EDI: DISCOVER.COM	May 21 2022 00:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516694546	EDI: DISCOVER.COM	May 21 2022 00:38:00	Discover Financial, PO Box 3025, New Albany, OH 43054-3025
516694549	EDI: CITICORP.COM	May 21 2022 00:38:00	ExxonMobil Credit Card, PO Box 6404, Sioux Falls, SD 57117-6404
516694550	Email/Text: bncnotifications@pheaa.org	May 20 2022 20:41:00	Fed Loan Sevicng, PO Box 69184, Harrisburg, PA 17106-9184
516694553	EDI: PHINGENESIS	May 21 2022 00:38:00	Genesis Bankcard Srvs, 15220 NW Greenbrier Pkwy Ste 200, Beaverton, OR 97006-5762
516936603	EDI: JEFFERSONCAP.COM	May 21 2022 00:38:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
516694536	EDI: JPMORGANCHASE	May 21 2022 00:38:00	Chase Card, Attn: Correspondence, PO Box 15298, Wilmington, DE 19850-5298
516694537	EDI: JPMORGANCHASE	May 21 2022 00:38:00	Chase Card-Disney, Attn: Correspondence, PO Box 15298, Wilmington, DE 19850-5298
516694555	Email/Text: PBNCNotifications@peritussservices.com	May 20 2022 20:41:00	Kohls/Capital One, Kohls Credit, PO Box 3043, Milwaukee, WI 53201-3043
516821655	Email/PDF: resurgentbkn notifications@resurgent.com	May 20 2022 20:46:46	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

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516904890	Email/PDF: resurgentbknofications@resurgent.com	May 20 2022 20:46:47	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516901735	+ Email/Text: bankruptcydpt@mcmcg.com	May 20 2022 20:42:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516704892	Email/Text: NissanBKNotices@nationalbankruptcy.com	May 20 2022 20:41:00	Nissan, POB 660366, Dallas, TX 75266-0366
516694557	Email/Text: NissanBKNotices@nationalbankruptcy.com	May 20 2022 20:41:00	Nissan Motor Acceptance, PO Box 660360, Dallas, TX 75266-0360
516944510	EDI: PRA.COM	May 21 2022 00:38:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
516950210	EDI: PRA.COM	May 21 2022 00:38:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
516853619	EDI: Q3G.COM	May 21 2022 00:38:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516694558	Email/Text: bkdepartment@rtresolutions.com	May 20 2022 20:42:00	Real Time Resolutions, Attn: Bankruptcy, PO Box 36655, Dallas, TX 75235-1655
516694559	EDI: RMSC.COM	May 21 2022 00:38:00	Syncb/Nautilus, PO Box 103104, Roswell, GA 30076-9104
516694560	EDI: RMSC.COM	May 21 2022 00:38:00	Syncb/Toys R US, PO Box 965064, Orlando, FL 32896-5064
516696579	+ EDI: RMSC.COM	May 21 2022 00:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516694561	EDI: RMSC.COM	May 21 2022 00:38:00	Synchrony Bank/ Jc Penneys, PO Box 965064, Orlando, FL 32896-5064
516694562	EDI: RMSC.COM	May 21 2022 00:38:00	Synchrony Bank/Care Credit-DICKS, PO Box 965064, Orlando, FL 32896-5064
516694563	EDI: RMSC.COM	May 21 2022 00:38:00	Synchrony Bank/Lowes, PO Box 965064, Orlando, FL 32896-5064
516694564	EDI: RMSC.COM	May 21 2022 00:38:00	Synchrony Bank/Qvc, PO Box 965064, Orlando, FL 32896-5064
516694565	EDI: TDBANKNORTH.COM	May 21 2022 00:38:00	Td Bank, N.A., Attn: Bankruptcy, 32 Chestnut St, Lewiston, ME 04240-7744
516694567	Email/Text: TFS_Agency_Bankruptcy@toyota.com	May 20 2022 20:41:00	Toyota Motor Credit Co, Toyota Financial Services, PO Box 8026, Cedar Rapids, IA 52408-8026
516785823	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	May 20 2022 20:41:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
516944467	Email/Text: bncnotifications@phea.org	May 20 2022 20:41:00	U. S. Department of Education, c/o FedLoan Servicing, P. O. Box 69184, Harrisburg, PA 17106-9184
518585790	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 20 2022 20:42:00	U.S. Bank Trust National Association, as Trustee, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
518585791	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 20 2022 20:42:00	U.S. Bank Trust National Association, as Trustee, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84115, U.S. Bank Trust National Association, as, 84119-3284
516797341	EDI: USBANKARS.COM	May 21 2022 00:38:00	U.S. Bank National Association, c/o U.S. Bank Home Mortgage, a division of U.S. Bank National Assoc., 4801 Frederica Street, Owensboro,

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516694568	EDI: USBANKARS.COM		Kentucky 42301
		May 21 2022 00:38:00	US Bank Home Mortgage, Attn: Bankruptcy, PO Box 5229, Cincinnati, OH 45201-5229
516694569	EDI: WFNNB.COM		
		May 21 2022 00:38:00	Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728
516694570	EDI: CITICORP.COM		
		May 21 2022 00:38:00	Visa Dept Store National Bank-Macys, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053
516892095	EDI: WFFC.COM		
		May 21 2022 00:38:00	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
TOTAL: 59			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516694548	*	Disney Vacation Club, 1851 Community Dr., Lake Buena Vista, FL 32830

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Karina Velter	on behalf of Creditor Disney Vacation Development Inc. kvelter@hoflawgroup.com, ckohn@hoflawgroup.com
Marc C Capone	on behalf of Joint Debtor Amanda Sojak ecf@gbclawgroup.com mcapone@ecf.courtdrive.com;e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;mcapone@gbclawgroup.com;jgillman@ecf.courtdrive.com
Marc C Capone	on behalf of Debtor Arthur Sojak ecf@gbclawgroup.com mcapone@ecf.courtdrive.com;e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;mcapone@gbclawgroup.com;jgillman@ecf.courtdrive.com
Michael J. Milstead	on behalf of Creditor U.S. Bank National Association as Trustee michael@milsteadlaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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